

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 11-44807-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael B Cirlincione
16 Evergreen Terrace
Monroe Township, NJ 08831

Social Security No.:
xxx-xx-1997

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 23, 2012

Michael B. Kaplan
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Michael B Cirilincione
Debtor

Case No. 11-44807-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: bl8

Page 1 of 3
Total Noticed: 23

Date Rcvd: Mar 23, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2012.

db
512590500 +Michael B Cirilincione, 16 Evergreen Terrace, Monroe Township, NJ 08831-8716
512590501 +Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
512590501 Citifinancial Retail S, Bspl3a, Baltimore, MD 21202
512590504 +Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
512590506 +I C System, Po Box 64378, Saint Paul, MN 55164-0378
512590507 +Martin Smith, Esq., 1119 Springfield Road, Union, NJ 07083-8148
512590509 +Northland Group Inc, P O Box 390846, Minneapolis, MN 55439-0846
512590510 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NY 07054-5020
512590511 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
512590512 Verizon Wireless, National Recovery, Minneapolis, MN 55426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: leah.bynon@usdoj.gov Mar 23 2012 23:06:23 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 23 2012 23:06:16 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
512600233 EDI: PHINAMERI.COM Mar 23 2012 22:13:00 Americredit Financial Services, Inc., PO Box 183853,
Arlington TX 76096
512590496 +EDI: PHINAMERI.COM Mar 23 2012 22:13:00 Americredit, Po Box 181145,
Arlington, TX 76096-1145
512590497 +EDI: ACCE.COM Mar 23 2012 22:13:00 Asset Acceptance Llc, Po Box 1630,
Warren, MI 48090-1630
512696041 +EDI: ATLASACQU.COM Mar 23 2012 22:13:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
512590498 +EDI: BANKAMER2.COM Mar 23 2012 22:13:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
512590499 +EDI: BANKAMER.COM Mar 23 2012 22:13:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
512590502 +EDI: RCSFNBMARIN.COM Mar 23 2012 22:13:00 Credit One Bank, Po Box 98872,
Las Vegas, NV 89193-8872
512590503 +EDI: TSYS2.COM Mar 23 2012 22:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
512590505 +EDI: RMSC.COM Mar 23 2012 22:13:00 Gecrb/6th Ave Electrnc, Po Box 981439,
El Paso, TX 79998-1439
512590506 +EDI: ICSYSTEM.COM Mar 23 2012 22:13:00 I C System, Po Box 64378,
Saint Paul, MN 55164-0378
512590508 +EDI: MID8.COM Mar 23 2012 22:13:00 Midland Credit Mgmt In, 8875 Aero Dr,
San Diego, CA 92123-2255
512613834 EDI: RECOVERYCORP.COM Mar 23 2012 22:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services Inc., PO Box 183853,
Arlington, TX 76096)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: b18

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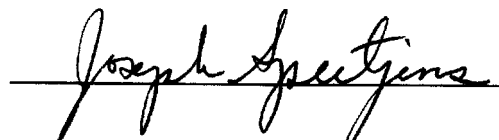
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0312-3

User: admin
Form ID: b18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2012 at the address(es) listed below:

Catherine E. Youngman cyoungman@formanlaw.com,
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Kevin B. Zazzera on behalf of Debtor Michael Cirlincione kzazz007@yahoo.com

TOTAL: 2